

<i>SERFF Tracking Number:</i>	<i>UNAM-125641663</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Nationwide Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38947</i>
<i>Company Tracking Number:</i>	<i>NW MSRC 2007 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT REFUND CALCULATIONS</i>		
<i>Project Name/Number:</i>	<i>NW MSRC 2007 AR/2007 MSRC</i>		

## Filing at a Glance

Company: Nationwide Life Insurance Company

Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS SERFF Tr Num: UNAM-125641663 State: ArkansasLH

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 38947

Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: NW MSRC 2007 AR State Status: Filed-Closed

Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler

Authors: Carmen Boyd, Trudi

Goldenberg

Date Submitted: 05/13/2008

Disposition Status: Filed

Implementation Date:

Implementation Date Requested:

State Filing Description:

## General Information

Project Name: NW MSRC 2007 AR

Project Number: 2007 MSRC

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/14/2008

State Status Changed: 05/14/2008

Corresponding Filing Tracking Number: NW MSRC 2007 AR

Filing Description:

INFORMATIONAL FILING

Nationwide Life Insurance Company

NAIC # 66869

Medicare Supplement Refund Calculations - Filing for Calendar-Year 2007

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

SERFF Tracking Number: UNAM-125641663 State: Arkansas  
Filing Company: Nationwide Life Insurance Company State Tracking Number: 38947  
Company Tracking Number: NW MSRC 2007 AR  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS  
Project Name/Number: NW MSRC 2007 AR/2007 MSRC

On behalf of Nationwide Life Insurance Company, Constitution Life Insurance Company is submitting the required Medicare Supplement Refund Calculation exhibits for calendar year 2007 for the Nationwide policies approved in your state for the following policy forms: Individual Pre-Standard.

This is a closed block of business that is 100% reinsured by Constitution Life Insurance Company.

## Company and Contact

### Filing Contact Information

Trudi Goldenberg, tgoldenberg@uafc.com  
P.O. Box 958465 (407) 628-1776 [Phone]  
Lake Mary, FL 32795-8465

### Filing Company Information

Nationwide Life Insurance Company	CoCode: 66869	State of Domicile: Ohio
P.O. Box 958465	Group Code:	Company Type:
Lake Mary, FL 32795-8465	Group Name:	State ID Number:
(407) 995-8000 ext. 8319[Phone]	FEIN Number: 31-4156830	

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## Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Stephanie Fowler	05/14/2008	05/14/2008

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## **Disposition**

Disposition Date: 05/14/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>UNAM-125641663</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Nationwide Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38947</i>
<i>Company Tracking Number:</i>	<i>NW MSRC 2007 AR</i>		
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<i>Project Name/Number:</i>	<i>NW MSRC 2007 AR/2007 MSRC</i>		

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Filed	No
<b>Supporting Document</b>	Cover Letter and Reporting Forms	Filed	No

<i>SERFF Tracking Number:</i>	<i>UNAM-125641663</i>	<i>State:</i>	<i>Arkansas</i>
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## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number:	UNAM-125641663	State:	Arkansas
Filing Company:	Nationwide Life Insurance Company	State Tracking Number:	38947
Company Tracking Number:	NW MSRC 2007 AR		
TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
Product Name:	MEDICARE SUPPLEMENT REFUND CALCULATIONS		
Project Name/Number:	NW MSRC 2007 AR/2007 MSRC		

## Supporting Document Schedules

<b>Satisfied -Name:</b>	Cover Letter and Reporting Forms	<b>Review Status:</b>	
		Filed	05/14/2008
<b>Comments:</b>			
2007 MEDICARE SUPPLEMENT REFUND CALCULATIONS			
<b>Attachments:</b>			
nwAR.pdf			
MS RC letter - AR.pdf			
authority.pdf			

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year 2007  
Type Individual SMSBP Prestandard For the State of Arkansas  
Company Name Nationwide Life Insurance Company NAIC Group Code 140 NAIC Company Code 66869  
Person Completing this Exhibit Gary R. Hulet, ASA, MAAA Title Asst. Vice President Telephone (407)995-8000 x8326

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)
1	0	2.770	0	0.442	0	0.0000	0	0.000	0
2	0	4.175	0	0.493	0	0.0000	0	0.000	0
3	0	4.175	0	0.493	0	1.1940	0	0.659	0
4	0	4.175	0	0.493	0	2.2450	0	0.669	0
5	0	4.175	0	0.493	0	3.1700	0	0.678	0
6	0	4.175	0	0.493	0	3.9980	0	0.686	0
7	0	4.175	0	0.493	0	4.7540	0	0.695	0
8	0	4.175	0	0.493	0	5.4450	0	0.702	0
9	0	4.175	0	0.493	0	5.4450	0	0.702	0
10	0	4.175	0	0.493	0	6.6500	0	0.713	0
11	7,284	4.175	30,411	0.493	14,992	7.1760	52,270	0.717	37,478
12	0	4.175	0	0.493	0	7.6550	0	0.720	0
13	0	4.175	0	0.493	0	8.0930	0	0.723	0
14	0	4.175	0	0.493	0	8.4930	0	0.725	0
15	0	4.175	0	0.493	0	8.6840	0	0.725	0
<b>Totals:</b>		<b>(k:)</b>	<b>30,411</b>	<b>(l:)</b>	<b>14,992</b>	<b>(m:)</b>	<b>52,270</b>	<b>(n:)</b>	<b>37,478</b>
<b>Benchmark Ratio Since Inception</b>				<b>(l+n)/(k+m):</b>		<b>0.635</b>			

Medicare Supplement Refund Calculation Form		
Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	11,132	12,925
b. current year's issues	0	0
c. Net	11,132	12,925
2. Past Years' Experience	102,722	48,987
3. Total Experience	113,854	61,912
4. Refunds last year	0	
5. Previous Refunds Since Inception	0	
6. Refunds since Inception	0	
7. Benchmark Ratio since Inception	0.635	
8. Experienced Ratio Since Inception	0.544	
9. Life Years Exposed Since Inception	89	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility	No Credibility	
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Gary R. Hulet  
Signature

Assistant Vice President  
Title

Gary R. Hulet, ASA, MAAA  
Name

May 15, 2008  
Date





1001 Heahtrow Park Lane  
Lake Mary, FL 32746

Mailing Address:  
PO Box 958465  
Lake Mary FL 32795

407 995 8000, x8278  
800 538 1053, x8278  
407 995 8023 Fax

May 13, 2007

Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201-1904

RE: **INFORMATIONAL FILING**  
**Nationwide Life Insurance Company**  
**NAIC # 66869**  
Medicare Supplement Refund Calculations - Filing for Calendar-Year 2007

Dear Sir/Madam:

On behalf of Nationwide Life Insurance Company, Constitution Life Insurance Company is submitting the required Medicare Supplement Refund Calculation exhibits for calendar year 2007 for the Nationwide policies approved in your state for the following policy forms: Individual Pre-Standard.

This is a closed block of business that is 100% reinsured by Constitution Life Insurance Company.

If you have any questions, please contact me at 1-800-538-1053, ext. 8278, by email at [tgoldenberg@uafc.com](mailto:tgoldenberg@uafc.com) or by fax at 407-995-8023.

Sincerely,

Trudi Goldenberg  
Rate Filing Analyst

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Subsidiaries:

American Exchange ★ American Pioneer ★ American Progressive ★ Constitution Life  
Marquette National ★ Pennsylvania Life ★ Pyramid Life \* Union Bankers



NATIONWIDE LIFE INSURANCE COMPANY  
Home Office: One Nationwide Plaza  
Columbus, OH 43215 - 2220

NAIC # 66869

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To: To Whom It May Concern

Re: Authorization to submit individual Medicare Supplement rate filings for Nationwide Life Insurance Company

This letter, or a copy thereof, authorizes Carmen Boyd, the Director of Actuarial Compliance with Universal American Financial Corporation (UAFC), to submit rate filings to your Department on behalf of Nationwide Life Insurance Company for the individual standardized and pre-standardized Medicare Supplement block of business administered by UAFC.

This authorization shall remain valid until revoked by Nationwide Life Insurance Company.

NATIONWIDE LIFE INSURANCE COMPANY

A handwritten signature in dark ink, appearing to read "Joe San Filippo", written over a horizontal line.

Joe San Filippo, Vice President  
Nationwide Life Insurance Company  
June 30, 2003